

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
Timothy L. ROBINSON et al. : Confirmation No.: 1329
Serial No.: 10/775,079 : Group Art Unit: 3692
Filed: February 11, 2004 : Examiner: Susanna M. Diaz

Title: A SYSTEM AND METHOD FOR DELAYING PAYMENT PROCESSING FOR BIOMETRICALLY-INITIATED FINANCIAL TRANSACTIONS

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

UNDER 37 C.F.R. § 1.116

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 23313-1450

Sir:

This Amendment and Response constitutes a complete and timely reply to the Final Office Action mailed September 16, 2008 in the above-identified application. Because this Amendment and Response has been filed within two months of the date of the Final Office Action, a timely Advisory Action is requested. The following remarks are respectfully submitted.

Amendments to the Claims begin on page 2.

Remarks begin on page 10.